

Canoe Brook Center

Town of Branford, Aging and Adult Services

Dagmar Ridgway, Assistant Director

Dear Member,

Beginning January 1, 2006 Medicare will help pay for certain prescription drugs under a new section of Medicare called Medicare Part D. If you currently have Medicare you will have to sign up for a drug plan if you want prescription drug coverage and you will have to pay premiums (around \$ 37. per month) and co-payments. Not all drugs will be covered and there will be about 40 different plans to choose from!

Very, very, simplistically here are the basics on Part D coverage:

Estimated premium: \$ 37 - \$ 40 monthly

Annual Deductible: \$ 250

Initial Co-pay: 25% of each covered Rx up to \$2250 of bills (out of pocket expense to you \$ 500. + \$250 deductible)

Doughnut Hole Gap in Coverage: You pay 100% of covered drugs from \$2251 to \$5100 (out of your pocket \$2849)

Catastrophic Co-pay: After \$5100 of covered drug bills, you pay 5% of each covered Rx until the end of the year.

Medicare Part D drug coverage will be provided by private companies not by the Medicare program itself. This is different from the way Parts A and B work. Also, unlike Parts A and B you will have to take action to enroll in Part D. Beginning in October you will be bombarded with literature from the companies that will be selling Part D coverage. In the first year of Medicare Part D the enrollment period is Nov. 15 – May 15. (If you sign up by Dec. 15 coverage should begin Jan 1.) Medicare Part D is optional, but if you choose not to participate in Part D when you are first eligible you will have to pay a penalty for joining later on (unless you can prove you already had drug coverage through your employer or as a retiree’s benefit.)

With so many plans to choose from, how do you choose the one that is best for you? This is the hard part. Each company can choose what drugs they will cover; this list is called a “formulary”. Companies can change their formulary at any time but you will only be able to change plans once a year. It will be to your advantage to choose a company that covers your most expensive drugs and participates with your pharmacy. There are many, many factors to consider when choosing a company, and I cannot stress enough that this decision should be based on your particular needs. What is good for someone else may not be the right choice for you!!

The decision making process on Medicare D will not be easy; we anticipate that at least 2000 members could use some guidance on this one, making one-on-one counseling impossible. There are two steps to the process of signing up. The **first step** is to attend one of our informational group seminars. This will give you a good understanding of the details of Medicare D, and considerations you need to make when evaluating the plans and companies offering them. The **second step** is to actually compare plans using a list of the drugs you use with an online evaluation tool at the Medicare.gov website (not available until November 15.) This online tool will be essential in determining which plan is right for you to sign up for. We will be offering assistance on the second step and will give you all the details on how to do that at the informational seminars. Yes, you will have homework to do! You must be a Branford resident over age 60 on Medicare to attend. (Sorry, but due to space limitations **no guests** will be allowed.)

The initial seminars will be broken down into three groups: Pink, Yellow, and Blue. Groupings are based on your current prescription coverage.

- 1. **Pink** is for members who are on ConnPace or have a gray ConnectCard from the State.
- 2. **Yellow** is for members with no prescription drug coverage.
- 3. **Blue** is for members who have prescription coverage through their employer or retiree’s benefits.

Determine which color group above best describes your situation, and check off the date you would like to attend. **Please fill out a separate form for each person attending. Mail or drop off to Canoe Brook no later than September 15th to secure your reservation. Please mark your calendar.** You will be contacted only if we cannot accommodate you on the date you have requested. See you at the meetings, Dagmar

Name:_____ Address:_____ Phone:_____

Pink

- () 11:00 am Monday, 9/26
- () 11:00 am Friday, 9/30
- () 11:00 am Monday, 10/3
- () 11:00 am Tuesday, 10/4

Yellow

- () 1:00 pm Monday, 9/26
- () 5:00 pm Monday, 9/26
- () 11:00 am Tuesday, 9/27
- () 1:00 pm Tuesday, 9/27
- () 11:00 am Wednesday, 9/28
- () 1:00 pm Wednesday, 9/28
- () 1:00 pm Thursday, 9/29
- () 9:30 am Friday, 9/30
- () 1:00 pm Friday, 9/30
- () 3:30 pm Monday, 10/3
- () 9:30 am Tuesday, 10/4

Blue

- () 5:00 pm Tuesday, 9/27
- () 5:00 pm Wednesday, 9/28
- () 10:00 am Thursday, 9/29
- () 9:30 am Monday, 10/3